

EXHIBIT B TO EXHIBIT 1

O'BRIEN LAW FIRM, PC
EDWARD K. O'BRIEN — WORK HISTORY

Mr. O'Brien focuses on the representation of consumers in individual and classwide challenges to unlawful and deceptive lending and business practices. Having formerly represented numerous banks and mortgage companies in state and federal regulatory compliance matters, and having served on the senior management team and board of directors of a financial services holding company (state-chartered bank, subprime mortgage company and leasing company), Mr. O'Brien brings considerable knowledge and experience to his consumer law practice.

His firm's consumer class action practice was profiled in the Massachusetts Lawyer (January 25, 1995); the firm's work in spearheading a national legal challenge to mortgage lender side payments to brokers was profiled in the Washington Post (December 21, 1996) and in Origination News (May, 1997). In its November, 1996 issue, Mortgage Banking, the magazine of the Mortgage Bankers Ass'n of America, referred to him as one of the country's best known RESPA attorneys (at p. 26). Commentary on his cases appears with some frequency in such national and regional newspapers as the Wall Street Journal, the New York Times, the Boston Globe, and the Boston Herald-American, on National Public Radio and in trade publications such as Lawyers Weekly USA, American Banker, National Mortgage News, Mortgage Marketplace, Real Estate Finance Today, Inside Mortgage Finance, Spot Delivery and National Underwriter. His cases are analyzed with regularity in legal periodicals such as the National Consumer Law Center's Legal Practice Series and the Consumer Financial Services Law Report, as well as in numerous law review articles.

Mr. O'Brien has prepared class action material for continuing legal education courses and has addressed state and national bar groups including the American Bar Association, Section of Business Law, Committee on Consumer Financial Services and the Massachusetts, New Hampshire and New York State continuing legal education and/or state bar associations. He is an occasional guest lecturer in Consumer Class Action Law at Franklin Pierce Law Center, , and he serves as Contributing Editor, First Circuit, for the American Bar Association, Litigation Section, Committee on Class Actions and Derivative Suits and on the Board of Advisors for the Consumer Financial Services Law Report (published quarterly by LRP Publications). He was co-counsel on two sets of mortgage cases which resulted in a direct response from Congress, the Board of Governors of the Federal Reserve Board ("FRB") and the Department of Housing and Urban Development ("HUD"). He was co-counsel on the "Rodash" cases, which resulted in Congressional enactments of amendments to the federal Truth in Lending Act, 15 U.S.C. §1601 et seqs. and the issuance of additional Official Staff Commentary by the FRB; his mortgage broker "yield spread premium" cases were instrumental in the issuance of its rule entitled the Real Estate Settlement Procedures Act (RESPA) Disclosure of Fees Paid to Mortgage Brokers, 62 Fed. Reg. 53912 (1997) (codified at 24 C.F.R. pt. 3500).

Publications: Contributing Editor (New Hampshire), "ABA Survey of State Class Action Law" republished in Newberg & Conte, Newberg on Class Actions (4th. Ed. 2003); "Mortgage Payoff Fee Case May Proceed as a National Class Action," Consumer Financial Services Law Report, Vol. 5 Issue 15 (February 13, 2002); Consumer Financial Services Law Report, "Subprime Auto Lender's Use of Standard Form Repossession Notice Results in Class Action Certification of Borrowers' Claims," Vol. 5 Issue 8 (September 28, 2001); Consumer Class Action Challenges The Legality Of Excessive Medical Records Copying Costs, New Hampshire Trial Lawyer's Association (March, 2002); "Measuring Liability for the Sale of Ancillary Products: Credit Insurance", in Banking and Consumer Financial Services Summit (Fulcrum Information Services, November, 1999); "Unrefunded Credit Insurance Premiums: A MultiMillion Dollar Constructive Trust," Consumer Financial Services Litigation (Practising Law Institute,

April, 2000); “Fluid Recoveries in Consumer Class Actions,” Class Actions and Derivative Lawsuits, Spring, 1999, Vol. 9, No. 1 (American Bar Association Section of Litigation); “A Consumer Lawyer Looks at Lender Liability,” Massachusetts Lawyer’s Weekly, 25 M.L.W. 2007 (May 26, 1997).

Representative class action litigation: Amoche v. Guarantee Trust Life Ins. Co., 2008 U.S. Dist. LEXIS 63459 (D.N.H. 2008); Terry v. Chicago Title Ins. Co., 2007 U.S. Dist. LEXIS 14610 (D.N.H. 2007); Scott v. First American Title Ins. Co., 2007 U.S. Dist. LEXIS 3820 (D.N.H. 2007); Carrier v. American Bankers Life Assurance Co. of Florida, 2006 U.S. Dist. LEXIS 22656 (D.N.H. 2006); Anderson v. Fidelity National Title Ins. Co., Hillsborough Cty (NH) Superior Court, C.A. No. 06-C-0647; Hansen v. Monumental Life Ins. Co., U.S. District Court, District of Connecticut, No. 3:05-cv-01905-JBA; Carter v. North Central Life Ins. Co., 2006 U.S. Dist. LEXIS 58127 (D.N.H. 2006); Cieplucha v. Nissan Motor Acceptance Corp., Hillsborough Cty Superior Court, C.A. No. 05-C-242; Carlisle v. St. Mary’s Bank, Hillsborough Cty Superior Court, C.A. No. 05-C-0090; Collins v. Harley Davidson Credit Corp., Hillsborough Cty Superior Court, C.A. No. 05-C-0082; Frost v. Chittenden Trust Co., Hillsborough Cty Superior Court, C.A. 05-C-0071; Vick v. American National Insurance Company, Hartford Jud. District (CT) Superior Court, Docket No. HHD-CV-05-4014170-S; Lee v. Life Investors Ins. Co. of America, Hennepin Cty (MN) District Court, C.A. 03-15180; Reller v. Union Security Life Ins. Co., Ramsey Cty (MN) District Court, C.A. 62-C3-04-012202; Dunn v. American Heritage Life Ins. Co., Hillsborough Cty Superior Court, No. Dist., C.A. 05-C-0012; Connell v. American Specialty Health Ins. Co., Hillsborough Cty Superior Court, No. Dist., C.A. 04-C-438; Gibson v. Universal Underwriters Life Ins. Co., Hillsborough Cty Superior Court, No. Dist., C.A. 04-C-414; Neal v. XL Life Insurance and Annuity Co., Hillsborough Cty Superior Court, No. Dist., C.A. No. 04-C-834, Poore v. American Honda Finance Corp., Hillsborough Cty Superior Court, No. Dist., C.A. No. 04-C-922; Malloy-Baldasaro v. Chase Manhattan Automotive Finance Corp., Hillsborough Cty Superior Court, No. Dist., C.A. No. 04-C-679; Boucher v. General Motors Acceptance Corp., Hillsborough Cty Superior Court, So. Dist., C.A. No. 04-C-274; McGowan v. Northeast Credit Union, Merrimack County Superior Court, C.A. 04-C-283; Jansson v. Toyota Motor Credit Corporation, Hillsborough Cty Superior Court, No. Dist., C.A. No. 04-C-911; Freunscht v. Banknorth, NA, 2004 U.S. Dist. LEXIS 4209 (D.N.H. 2004); Chapinski v. Union Fidelity Life Ins. Co., Hillsborough County (NH) Northern District Superior Court, CA No. 04-C-0413); Valencia v. Americredit Financial Services, Inc., 2003 Conn. Super. LEXIS 2532 (Conn. Super. 2003); Pelchat v. Citizens Bank of New Hampshire, Hillsborough County (NH) Northern District Superior Court, CA No. 03-C-0905); Couture v. Auto-torium, 2002 WL 31962752 (N.H. Super. Ct. 2002); Myers v. Primus Automotive Financial Services, Inc., Hartford County (CT) Superior Court CV-02-032712 (2002); Torino v. GMAC Mortgage Corporation, Norfolk County (MA) Superior Court, No. 01-00056 (2001); Kivikoski v. Smart Professional Photocopying Corp., 2001 WL 274763 (D.N.H. 2001); Horowitz v. Boch Motors, Inc., Norfolk County (MA) Superior Court, No. 01-659; Bolen v. Bass & Associates, P.C., 2001 U.S. Dist. LEXIS 16964 (E.D. Il. 2001); Jennings v. American Honda Finance Co., 2001 Conn. Super. LEXIS 1123 (2001); Moye v. Credit Acceptance Corp., 2000 Conn. Super. LEXIS 3072 (Conn. Super. 2000), later opins. 2001 Conn. Super LEXIS 1342 (Conn. Super. 2001), 2001 Conn. Super. LEXIS 2324 (Conn. Super. 2001); Turner v. Ocwen Federal Savings Bank, Camden County (NJ) Superior Court, No. L 9589-00 (2000); Fields v. Universal Underwriters Acceptance Corp., Hartford County (CT) Superior Court, Complex Litigation Docket CV-00-032865 (2000); Brown v. Gibraltar Savings Bank, FSB, Cumberland County (NJ) Superior Court, No. L-710-99 (1999); Carrasco v. Parkway Mortgage, Inc., Camden County (NJ) Superior Court, No. L 4815-99 (1999); Coley v. Guarantee Trust Life Ins. Co., Cook County (IL) Circuit Court, No. 99 L 006680 (1999); Alverado v. Sovereign Bank, Hartford County (CT) Superior Court,

Complex Litigation Docket X06-CV-99-1052752-S (1999); Johnson v. Balboa Life Ins. Co., San Francisco Superior Court, No. 305086 (1999); Easley v. BankBoston, NA, Waterbury County (CT) Superior Court, Complex Litigation Docket CV-99-0496772-S (1999); Mulligan v. Choice Mortgage Corp. USA, 1998 U.S. Dist. LEXIS 13248 (D.N.H. 1998); Prive v. New Hampshire Vermont Health Services d/b/a Blue Cross Blue Shield of New Hampshire, 1998 WL 37294 (NH Super. Ct July 1, 1998); In re G.E. Capital Debtor Reaffirmation Litigation, M.D.L. 1192 (N.D. Ill. 1997); Domenica v. Centerbank Mortgage Co., 397CV00525-AWT (D.Conn. 1997); McKay v. ContiMortgage Corp., 96-10563 EJP (D.Mass. 1996); Swedbergh v. Countrywide Funding Co., 96-D-961 (D.Colo. 1996); Broadbent v. Protective Life Ins. Co., 95-1357 JSL (M.D.Cal. 1995); Hoban v. USLife Credit Life Ins. Co., 163 F.R.D. 509, 1995 U.S. Dist. LEXIS 12610 (E.D. Ill. 1995); Dunmire v. Domestic Loan & Investment Bank, 95-12617-JLT (D.Mass. 1995); Sousa v. North Central Life Ins. Co., 910 F.Supp. 53 (D.R.I. 1995); Robinson v. American Bankers Life Assurance Co., 94-0649 (S.D.Fl. 1994); Smith v. Financial Enterprises Corp., 94-10126-NG (D.Mass. 1994); Mayo v. Key Financial Services, Inc., 812 F.Supp. 277 (D. Mass. 1993), later opinions Consumer Credit Guide (CCH ¶95,434), 2 Mass. L. Rptr. No. 13, 269 (Suff. Cnty. (MA) Sup. Ct., June 22, 1994, Flannery, J.), aff'd as modified, 1997 Mass. LEXIS 102 (Mass. 1997) (leading Massachusetts case analyzing mortgage borrowers' rescission and damage claims under the Massachusetts Consumer Cost Disclosure Act (M.G.L. Ch. 140D); Hairston v. Home Loan & Investment Bank, 814 F.Supp. 180 (D. Mass. 1993); Richards v. Combined Ins. Co., 1993 U.S. Dist. LEXIS 16103 (N.D. Ill. Nov. 9, 1993), later opinions 1993 U.S. Dist. LEXIS 17883 (N.D. Ill. Dec. 15, 1993); 55 F.3d 247 (7th Cir. 1995).

Education and admissions: Mr. O'Brien graduated from the University of New Hampshire in 1978 and from the Syracuse University College of Law in 1982. He is admitted to practice in state and federal courts in New Hampshire and Massachusetts and before the federal Court of Appeals for the First Circuit.

Memberships: National Association of Consumer Advocates; American Trial Lawyers Association; Trial Lawyers for Public Justice; American Bar Association; Massachusetts and New Hampshire Bar Associations.

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